

December 11, 2023



Dear Member of Congress,

Have you read the KFF/NYT series “Dying Broke” about the devastating emotional and financial impact American families experience when they have a family member who needs long-term services and supports? I’m guessing you have and that you’ve also heard all the buzz around it. The story has brought these caregivers into the public eye. Many are your constituents.

Each day, in every state, older people experience physical or cognitive challenges to living independently. When family members need help with basic daily activities like getting out of bed, bathing, and the like, the first question most ask is “What do I need to do to get Medicare to kick in to pay for long-term care?”

Many are surprised to learn that the answer, unfortunately, is that when visionary members of Congress created Medicare more than 60 years ago, they didn’t finish the job. Even though more than half of Americans aged 65 and older will need paid long-term care before they die, unless we qualify for Medicaid or are lucky enough to have \$50,000 or \$100,000 a year to pay for care out of pocket, this country does not recognize the need to cover this essential part of health care. With the rapidly aging population of the U.S., it is likely that most of the families you represent in Congress have firsthand experience with caregiving for an older loved one.

“Dying Broke” offers an accurate picture of the sacrifices family members – most often spouses, daughters, or sons – make to themselves to provide care for loved ones. There is often no other choice.

A solution is long overdue. As the series notes, the U.S. is far behind Britain, France, Canada, Germany, Sweden, and Japan in its commitment to covering the inevitable costs of long-term care for the 73 million of us who will turn 65 by 2030. This should not be so in a country that spends more per capita on health care than any other wealthy country in the world.

LeadingAge, whose nonprofit, mission-driven members serve millions of older adults every day in nursing homes, home-and-community-based settings, and senior living communities nationwide, envisions a country where people who have worked hard all their lives have equal access to care and services when they need them, without going broke and without making the enormous sacrifices families need to make today.

While the Americans we hear from in the “Dying Broke” series share gut-wrenching stories of emotional burnout and financial struggles, we commend KFF and the NYT for naming and describing a problem that a rapidly increasing number of us are all too familiar with.

Let’s work together to find solutions so that help and supports are available to all of us equitably. It’s not impossible. An array of solutions have been discussed over the past four decades. But this will take courageous lawmakers willing to offer bold solutions.

LeadingAge stands ready to talk with you about measures to address this all-too-common problem American families face.

Now that the issues are on the minds of voters, let's keep the conversation going. These services come with a cost; there's no way around that. But so does the alternative.

Sincerely,

A handwritten signature in black ink that reads "Katie Smith Sloan". The signature is written in a cursive, flowing style.

Katie Smith Sloan
President and CEO
LeadingAge